

<b>Information to identify the case:</b>			
Debtor 1:	Roy Dennis Serna		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Texas		
Case number:	23-51733-cag		
	Social Security number or ITIN:	xxx-xx-8158	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	12/11/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Roy Dennis Serna	
<b>2. All other names used in the last 8 years</b>	aka Roy D. Serna	
<b>3. Address</b>	5646 Holly Holw San Antonio, TX 78266-4426	
<b>4. Debtor's attorney</b> Name and address	David C Werner Law Office of Cennamo & Werner 8546 Broadway Ste 100 San Antonio, TX 78217	Contact phone 210-905-0529 Email: <a href="mailto:d Werner@cennamowernerlaw.com">d Werner@cennamowernerlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Mary K Viegelaahn, Chapter 13 Trustee 10500 Heritage Blvd, Suite 201 San Antonio, TX 78216	Contact phone (210) 824-1460
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . See Court website for electronic filing information: <a href="http://www.txwb.uscourts.gov">www.txwb.uscourts.gov</a> .	615 E. HOUSTON STREET, ROOM 597 SAN ANTONIO, TX 78205	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (210) 472-6720 Date: 12/28/23

**For more information, see page 2**

Debtor **Roy Dennis Serna**

Case number **23-51733-cag**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 24, 2024 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <div style="text-align: right;"> <b>Location:</b>  <b>VIA VIDEOCONFERENCE</b> </div>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 3/25/24</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 2/20/24</b>   <i>Provided in Fed. R. Bankr. P. 3002 (c)(1): not later than 180 days after the date of the order for relief.</i> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </div> </div>
<b>9. Filing of plan</b>	The hearing on confirmation will be held on: <b>2/15/24 at 09:30 AM</b> , Location: <b>S.A. Courtroom 3, Hipolito F. Garcia Fed Bldg &amp; Courthouse, 615 E. Houston St., San Antonio, TX 78205</b> The debtor has filed a plan as of this date. The plan will be sent separately. <i>or</i> The debtor has filed a plan. The plan is enclosed. <i>or</i> The debtor has not filed a plan as of this date. The plan will be sent separately.
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Roy Dennis Serna  
Debtor

Case No. 23-51733-cag  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0542-5  
Date Rcvd: Dec 28, 2023

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2023:

Recip ID	Recipient Name and Address
db	Roy Dennis Serna, 5646 Holly Holw, San Antonio, TX 78266-4426
aty	+ George F. Dunn, Robertson, Anschutz, Schneid, Crane & Pa, 5601 Executive Drive, Suite 400, Irving, TX 75038-2508
aty	+ Karalyssa C Casillas, Linebarger Goggan Blair & Sampson LLP, 112 E. Pecan St., Ste 2200, San Antonio, TX 78205-1588
18579781	+ Bexar County District Clerk, c/o Karalyssa Casillas, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205-1588
18575562	Capital Bank N.A., 2275 Research Blvd Ste 600, Rockville, MD 20850-6238
18575568	+ Dana E. Lipp, CPA, 5301 Village Creek Dr. Suite A, Plano, TX 75093-4839
18575573	Gil and Lenny Manzano, 4586 Lake Breeze Dr, Mckinney, TX 75071-4004
18575575	Herlinda Serna, 24551 Open Range Rd, San Antonio, TX 78264-4514
18575577	Jessica L. Garza, 2216 Stoneleigh Pl, Mckinney, TX 75071-2220
18575578	+ Law Office of Pete Rowe, 15150 Preston Road Suite 300, Dallas, TX 75248-4871
18575579	Lizandro Garza, 4586 Lake Breeze Dr, Mckinney, TX 75071-4004
18575580	Marisol Serna, 5646 Holly Holw, San Antonio, TX 78266-4426
18575582	Miguel & Irene Velazquez, 470 Highlands Loop, Poteet, TX 78065-4701
18575584	Office of the Attorney General, Child Support Division, Po Box 12017, Austin, TX 78711-2017
18575588	Ruben Serna, 24551 Open Range Rd, San Antonio, TX 78264-4514
18575589	Saturn Systems Inc, 633 Rustlers Rd, Bailey, CO 80421-1029
18575593	Tracy Rios, 409 Zoeller Way, Cibolo, TX 78108-3571

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dwerner@cennamowernerlaw.com	Dec 28 2023 22:08:00	David C Werner, Law Office of Cennamo & Werner, 8546 Broadway, Ste 100, San Antonio, TX 78217
tr	+ Email/Text: documents@sach13.com	Dec 28 2023 22:08:00	Mary K Viegelaehn, Chapter 13 Trustee, 10500 Heritage Blvd, Suite 201, San Antonio, TX 78216-3631
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Dec 28 2023 22:08:00	United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, San Antonio, TX 78295-1601
cr	+ Email/Text: RASEBN@raslg.com	Dec 28 2023 22:08:00	LAKEVIEW LOAN SERVICING, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	Email/Text: sanantonio.bankruptcy@publicans.com	Dec 28 2023 22:08:00	Bexar County, c/o Karalyssa Casillas, Linebarger Goggan Blair & Sampson, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205
18575560	Email/Text: ebn@21stmortgage.com	Dec 28 2023 22:08:00	21st Mortgage Corp, Attn: Bankruptcy, 620 Market St, Knoxville, TN 37902-2231
18575563	EDI: CRFRSTNA.COM	Dec 29 2023 03:08:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
18575564	EDI: CITICORP		

District/off: 0542-5

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		Dec 29 2023 03:08:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
18575565	EDI: WFNNB.COM	Dec 29 2023 03:08:00	Comenity Capital/Acadmy, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
18575566	Email/Text: bankruptcynotices@conns.com	Dec 28 2023 22:08:00	Conn's HomePlus, 2445 Technology Forest Blvd Ste 800, The Woodlands, TX 77381-5258
18575567	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2023 22:18:06	Credit One Bank, c/o Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
18575570	Email/Text: collecadminbankruptcy@fnni.com	Dec 28 2023 22:08:00	Fnb Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
18575569	Email/Text: cashiering-administrationservices@flagstar.com	Dec 28 2023 22:09:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Dr, Troy, MI 48098-2639
18575571	Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 28 2023 22:08:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
18575572	EDI: PHINGENESIS	Dec 29 2023 03:09:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
18575574	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 28 2023 22:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
18575576	EDI: IRS.COM	Dec 29 2023 03:08:00	Internal Revenue Service, Centralized Insolvency Office, P.O. Box 7346, Philadelphia, PA 19101-7346
18582332	+ Email/Text: RASEBN@raslg.com	Dec 28 2023 22:08:00	LAKEVIEW LOAN SERVICING, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
18575561	Email/Text: sanantonio.bankruptcy@publicans.com	Dec 28 2023 22:08:00	Bexar County, c/o Bradley Balderrama, 112 E Pecan St Ste 2200, San Antonio, TX 78205-1588
18579638	Email/Text: sanantonio.bankruptcy@publicans.com	Dec 28 2023 22:08:00	Bexar County, c/o Karalyssa Casillas, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205
18575583	Email/Text: ml-ebn@missionlane.com	Dec 28 2023 22:08:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348-5286
18575586	Email/Text: cscommunications@mrvbanks.com	Dec 28 2023 22:08:00	REVVI, Attn: Bankruptcy, Po Box 85800, Sioux Falls, SD 57118-5800
18576576	+ EDI: TCISOLUTIONS.COM	Dec 29 2023 03:08:00	MRV Banks, 2700 S Lorraine Pl, SIOUX FALLS, SD 57106-3657
18575581	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 28 2023 22:18:06	Merrick Bank/CCHoldings, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
18575585	Email/Text: BANKRUPTCY@RBFCU.ORG	Dec 28 2023 22:08:00	RBFCU, Po Box 2097, Universal Cty, TX 78148-2097
18575590	EDI: SYNC	Dec 29 2023 03:08:00	Synchrony Bank, Po Box 960061, Orlando, FL 32896-0061
18575591	EDI: SYNC	Dec 29 2023 03:08:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18575592	Email/Text: bankruptcy@timeinvestment.com	Dec 28 2023 22:08:00	Time Investment Company, Inc., Attn: Bankruptcy, 100 N 6th Ave, West Bend, WI 53095-3306
18575594	^ MEBN	Dec 28 2023 22:06:56	United States Attorney General, Department of Justice, 950 Pennsylvania Avenue N.W., Washington, DC 20530-0009
18575595	+ Email/Text: USATXW.BankruptcyNotices@usdoj.gov	Dec 28 2023 22:08:00	United States Attorney, Civil Process Clerk, 601 N.W. Loop 410 Ste 600, San Antonio, TX 78216-5597
18575596	EDI: LCIUPSTART	Dec 29 2023 03:08:00	Upstart, Attn: Bankruptcy, Po Box 1503, San

District/off: 0542-5

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18579543

^ MEBN

Carlos, CA 94070-7503

Dec 28 2023 22:07:01

Upstart Network, Inc, PO BOX 1931, Burlingame,  
CA 94011-1931

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18579783	*+	Bexar County District Clerk, c/o Karalyssa Casillas, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205-1588
18579784	*+	Bexar County District Clerk, c/o Karalyssa Casillas, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205-1588
18575587	*	Roy Dennis Serna, 5646 Holly Holw, San Antonio, TX 78266-4426

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

Name	Email Address
David C Werner	on behalf of Debtor Roy Dennis Serna dwerner@cennamowernerlaw.com scennamo@cennamowernerlaw.com;LawOfficeofCennamoWerner@jubilee bk.net
George F. Dunn	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC gdunn@raslg.com
Karalyssa C Casillas	on behalf of Creditor Bexar County karalyssa.casillas@lgbs.com
Mary K Viegelahn, Chapter 13 Trustee	documents@sach13.com
United States Trustee - SA12	USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 5